

A Monthly Publication with News, Ideas and Information for Amorican Income Life and National Income Life Producers

Perspective



FROM THE DESK OF: **Roger Smith** President & CEO American Income Life

Going for Gold - Going for Opportunity

There is a lot going on at American Income and National Income, and it's wonderful to see everyone embracing our quantity and quality philosophy.

I went to lunch the other day with a close friend of mine, and we decided Chinese food was on the menu. At the end of the meal I did what everyone does -Igrabbed a fortune cookie. My fortune read, "There is no security on this earth; there is only opportunity."

After I opened and read my fortune, I thought to myself, "How poignant this fortune is because of what is happening at this Company right now."

I believe life happens where where chance and preparation meet. In other words it is all about how prepared we are when opportunity comes our way. In turn, how well we handle the opportunities we are given at certain times determine our succuss or failure. I also believe the opportunities we are given today will ultimately predict our tomorrow.

Things, in general, happen so fast it seems sometimes, like the fortune says, there is no real security. I think, perhaps, that point was never so apparent than on 9-11. However, what we made of the circumstances we were given ultimately made all the difference. Again, it is all about maximizing opportunities.

Just look at what's happening at the 2004 Olympics.

Michael Phelps, the U.S. swimmer, set a goal to win eight gold medals to break Mark Spitz's record. However, on his first race, he won bronze. Taking advantage of an opportunity after facing disappointment, he regrouped and has won six gold medals thus far.

Another U.S Olympian, Paul Hamm, in his quest for gymnastics gold took a terrible fall on the vault putting him in 12th place with only two events left in the meet. With visions of his fall running through his head, he refocused hoping to just finish with perhaps a bronze. Paul Hamm ended up beating the odds and came back to win gold.

I don't know how many times I can say this, but really it is all about how we handle the opportunities we are given.

I know many of you are thinking that perhaps I've gone off the deep-end quoting fortune cookies and relating insurance to the Olympics, but if you look deep enough, it is all related.

Whether you are an Agent, Manager, or SGA, we all have something to learn in preparing for and maximizing opportunities. To bring up another cliche, "Anything worth doing is worth doing well."

In the end, it comes down to relying on your talents, utilizing your efforts toward hard work, and maximizing every opportunity you're given to becoming successful. You can have all the talent in the world, but if you aren't working hard and recognizing the advantageous circumstance right in front of you, it may not all come together.

Like I said earlier, we have a lot going on at American Income and National Income, and I firmly believe we are overcoming the challenges presented by our auspicious goal for the year. We are looking our opportunities in the face and bring it all together.

Come Together in 2004!

Manember Friday, Aug. 27, 2004

All business and PR credits must be in the Home Office to count for August production.

Monday, Sept. 6, 2004 The Home Office will be closed for the Labor Day holiday.

Tuesday, Sept. 28, 2004

All business and PR credits must be in the Home Office to count for September production.

and thomases Paid Out

This month AIL and NILICO paid a total of \$654,872.57 in bonuses. For more information on the monthly bonuses, turn to Page 15.

Retention Rate

Effective Jan. 1, 2004, to be eligible for bonuses and featured in Spotlight, top Producers must meet the required Retention rate or the minimum Net to Gross. Net to Gross is used only during the Producer's first eight months.

Retention:	67.0%
Net to Gross:	78%

residations are in Order!

Dax Aurand, an MGA with the Geneser-Geneser-Bitman Agency, achieved \$100,000 of 13-month in force premium.

Richard DeLangis, an Individual Producer with the David Cohen Agency, achieved \$100,000 of 13-month in force premium.

William Hathome, an Individual Producer with the Bob Olson Agency, achieved \$100,000 of 13-month in force premium.

Anthony Mele, an Individual Producer with the Durhon Oldham Agency, achieved \$100,000 of 13-month in force premium.

Max Quasem, an Individual Producer with the David Cohen Agency, achieved \$100,000 of 13-month in force premium.

Angelika Vassilieva, a Supervising with the Rick Altig Agency, achieved \$100,000 of 13month in force premium.

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the Cancun Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top two PR Representatives from each category, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be on your way to The Fiesta Americana in Cancun! The convention will be held June 26-29, 2005.

Mediserve bas established a new number specifically for our Agents and Agency offices. the number is 888-610-8077, and is available for use immediately. This new number should help Mediserve provide better service and response since it is dedicated for use by our field offices.

The main number is still operational, but Mediserve is now using that number strictly for doctors and medical facilities that need to contact them. Therefore, please discontinue using the main number for checking status or providing additional information on your cases. Also, please inform your staff about the new number so they can begin using it as well.

Occasionally, we receiver oral specimen results from our lab, but an application was never received in underwriting. This situation brings up a couple of questions. First, was an application taken, if so, why has it not been submitted to the Home Office? Second, if an application was not completed, why would there be a submitted oral specimen?

Not knowing the answers to these questions could present problems when it comes to claims, making the Company and, possibly, the Agent liable. it also creates a significant problem when the test is positive and we don't have an application.

News Page

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One possible answer as to why this situation arises, is that the applicant changed their mind at the last minute. Therefore, when writing an application where an oral specimen is required, always complete the application in its entirely before collecting the oral specimen. If the specimen is taken before the application process was complete and the applicant decides they are no longer interested, the specimen should be disposed of properly. In other words, never submit an oral specimen to the lab unless you are also submitting an application to the Home Office.

If the Home Office receives the specimen, but doesn't get the application, we will contact the Agency for an explanation. It is very important that we get a response in a timely manner 50 we can insure the case has been properly handled and our risk is properly assessed.

Spotlight August 2004 📕 Come Tegether

More News

Aut. Saves the Day

On June 16, 2004, at around 4:30 p.m., Steve Riley, an Agent with the David Zophin Agency, was planning to met with some prospective clients. The prospect is a member of the local IBT and had sent in a card sponsoring his wife for the AD&D policy. When Steve and his prospects first met, the prospect mentioned the fact he had set up a baby pool for his 2 year-old daughter. Presumably, a baby sitter was watching the 2 year-old and another younger sibling so the parents could talk in the kitchen.

During the process of our conversation, Steve found out that both the husband and wife were very interested in getting coverage because of their two small children. At that point the prospect got up to check on his kids on the back deck,

Before Steve knew it, his client was running out the door screaming. Steve followed suite, They found the 2 year-old face down in the baby pool who was blue from not breathing. The father didn't know CPR, but luckily Steve did. Steve told the mother to call 911 and he went to work. After, what seemed like and eternity, the child began to breathe and the ambulance arrived.

The child is fine now and Steve feels blessed because, "It doesn't take much. Things like that happen so quickly. I really take no credit, I just did what anyone would have done in the same situation."

seminder of Verification on Cash Business

A call will be made to the applicant to verify the billing information and premium remitted prior to submit. Therefore, Agents should prepare the applicant for two calls, and possibly a third from Underwriting. One call will be from the Agency's verification team and a follow-up call from the Home Office. Make sure the verification calls from Agencies should make reference to the second call from the Home Office.

Because of the verification process, it is imperative to obtain multiple phone numbers from the applicant to ensure this process is completed in a timely fashion.

It is also important each Agent is trained to ask question to identify the use of dormant accounts, or accounts where the applicants paycheck in not deposited. Applications where it is determined that a dormant account is being utilized will be rejected.

Conversion from Term to Whole Life The conversion privilege enables an insured to convert a rider to a whole life plan without evidence of insurability. However, the conversion privilege does not guarantee the insured is automatically entitled to our best rates.

In some cases, the applicant has applied for a a preferred rate plan in the Executive or Select bands. The converted policy can be issued at our best rate provided the oral specimen verifies the applicant is not a user of tobacco products, and there have been no significant changes in the applicant's health bistory since the term plan was issued. It is this second requirement that causes confusion for some applicants and Agents alike.

These two requirements must be satisfied to convert from a term to a whole life policy at our best rates.

Founder's Club Outstanding Producers Fuly

Agent	SGA	Times Qualified	Total Net ALP	N/G+	Autontion
Theresa Bellajero	Rick Altig	1	\$59,610		B4.0
Daniel Potilechio	Bob Olson	2	46,593		B4,7

Percentage of Net to Gross

American Income Life For over half a century, American Income Life Insurance Company has en meeting union families needs. We are a leader in he union insurance market, nd are totally committed to neeting the needs of union members through personal one-on-one service and complete Home Office usiomer support. You can ount on AIL to do what it says it will do.

Spotlight

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Promoted To Supervising Agent

Damien Adams Ali Shaheak North Carolina Justin Andrews David Zaphin Connecticut Erika Becketti Enc Gig ione New Jersey Tyleste Billingsley Eric Giglione New Jersey William Childress Marc Morton Ohio Peter Chinworth Willights Williams Georgia Kimberly Cummings Marc Morton West Virginia

Ali Shahrah North Carolina James Davis Chris La Fond Pennsylvania Chad Dockstader Gen-Gen-Bitman Hineis Benjamin Fackas Eric GigBone New York David Geory David Zophin Massachusetts Mark Gorman Chris La Fond

Patresia Davey

Pennsylvania Matthew Guertin Ron VanWoesik Ohio

Frederick Hauf

Eric Giglione

New Jeney

Jeffrey Houck

Alberta

Ohio

Eliym Jeffay

Ontario

Igor Katanov

New York

Bob Olison

Caley MacDonald

New Zealand

Illinoin

Rick Ahig

Armen Injighulyan

Ron Van Woesik

Joshua Chalora

Eric Giglione

Christopher Kuczynski

Steve Feledlander

Promoted To General Agent

Ched Armand Nick Nitkowski Lingsigna David Clark Gen-Gen-Bieman In Location Vann Durhaus Conard-Blumen

Maryland

Lyall Friedline Gen-Gen-Bitman Missouri Brudley Kulak Durhon Oldham New York Kathleen Loughnan Eric Giglions New York

Jason Mayer Furer-Whittinghill California Noseben Robert Williams-Zapper Florida Chris Schuckman Furet-Whittinghill California

Promoted To Master General Agent

Keith Hower Jewell-Nitkowski Louisina Scott Jordan Gleb Ostervalor Missinippi

Eric Labouiere Rick Aleig Manitoba

4

Promotions

Donald McCrary Bob Olson Illinnia Charles McGrasse All Shahrak North Carolina

Taniqua Medina Eric Neel Texas Eugene Melamed

Gen-Gen-Bitman Missouri Matthew Melhorn

Durhan Oldham Pennsylvania Kim Morrow-Ganzales Durhon Oldham

Pennsylvania Gilbert Neumith Jewell-Nitkowski South Carolina

Phong Nguyen Jatoft-Foti California Anil Pattekar

Steve Friedlander New Zealand Steven Salisbury

Rick Altig Washington

Candace Savalaa David Cohen California

Amir Sodaghat Rick Altig British Columbia

Labor Storey All Shahrak North Carolina Selena Thammaren

Jatoft-Foti California

Dwight Timmons Nick Nitkowski Louisiana

Katherine Tschernoletz Eric Giglione New York

Dustin Ward Marc Morton West Virginia

Christopher Warden Nick Nickowski Louisiana

Angie Weiner Gen-Gen-Bitman **Dinnis**

Gregory Wilson Mare Zipper Florida

Frank Sommers Durhon Oldham New York Ryan Spratt Chris Wittenbach Ackanssa Edy Tchen David Cohen Culifornit

Regald Tromhetta Chris La Fond Pennsylvania Emest Wilmoth Pat Shehan Alabama

Dusiel Pavek Rick Altig North Dakota Todd Richardson Pat Shehan Alabama

Individual Producers

Carlton Lear Woodridge, IL	2. Timothy Cruise Woodridge, II.	July Production		101		Month:	II Time Record to Beat-
	The second se	Name 1. Carlton Lear 2. Timothy Cruise	Net ALI ² \$21,867 20,606	NG▲ 81	Rtn 83.2	MGA David Wang Steven Jakubczak	SGA Bob Olson Bob Olson
		3. Scott Primm 4. David Lesure 5. Joseph Moore	19,759 19,627 19,316	82 98	68.6	Dustin Miller Kevin Surles Matt Henderson	Altig-Orlovic David Zophin Marc Zipper
		 6. Sylvia Freeman 7. Theresa Bellajaro 8. Matthew Hogan 	18,359 17,988 17,934	100	84.0 72.6	Douglas Bauknecht Brian Traboulay Fred Hadayia	Williams-Williams Rick Altig Durhon Oldham
Salt Lake City, UT	4. David Lesure Middleton, CT	9. Gene Martin 10. Carla Miller 11. Marlon Underwood	16,788 16,472 16,256	95	81.8 68.1	David Wang Carla Miller Marlon Underwood	Bob Olson John Akers Bob Olson
		 Arkadi Nulman Todd Freeman Steven Strong 	15,404 15,255 14,807	97	87.1 75.3	Kathy Mann Dorian Oldham Jim Bianchi	David Cohen Durhon Oldham Durhon Oldham
		 Bryan P Johnson Justin Miller Ken Mahabir 	14,720 14,463 14,270		68.7 72,3 71.3	Bryan P. Johnson Dustin Venekamp Michael Bromberg	Gen-Gen-Bitman Altig-Orlovic Joshua Chalom
- Joseph Moore	6. Sylvia Freeman	 Glenn Snowden Concelor Davis Daniel Potilechio 	14,261 13,854 13,853	89	73.2 84.7	Alfred O'Connor Steven Jakubezak David Wang	Steve Greer Bob Olson Bob Olson
Tampa, FL	Marietta, GA						
		YTD Production	Net ALP	NG ^{&}	Rtn		ll Time Record to Beat 277,779 Net ALP Marlon Underwood SGA
		Name * 1. Timothy Cruise	\$123,797	NG▲	83.2	YTD: 8 MGA Steven Jakubczak	277,779 Net ALP Marlon Underwood SGA Bob Olson
7. Theresa Bellajaro	8. Matthew Hogan	Name * 1. Timothy Cruise * 2. Carla Miller * 3. Marlon Underwood	\$123,797 122,700 105,726	NG▲	\$3.2 \$1.8 68.1	YTD: 8 MGA Steven Jakubczak Carla Miller Marlon Underwood	277,779 Net ALP Marlon Underwood SGA Bob Olson John Akem Bob Olson
7. Theresa Bellajaro Kailua, H1	8. Matthew Hogan Harrisburg, PA	Name * 1. Timothy Cruise * 2. Carla Miller * 3. Marlon Underwood * 4. Matthew Hogan	\$123,797 122,700 105,726 93,919	NG ^{&}	\$3.2 \$1.8 68.1 72.6	YTD: 8 MGA Steven Jakubczak Carla Miller Marlon Underwood Fred Hadayia	277,779 Net ALP Marlon Underwood SGA Bob Olson John Akens Bob Olson Durhon Oldham
		Name * 1. Timothy Cruise * 2. Carla Miller * 3. Marlon Underwood	\$123,797 122,700 105,726	NG ^{&}	\$3.2 \$1.8 68.1 72.6 \$7.1 78.9	YTD: 8 MGA Steven Jakubczak Carła Miller Marlon Underwood Fred Hadayia Kathy Mann Erik Graham	277,779 Net ALP Marlon Underwood SGA Bob Olson John Akem Bob Olson Durhon Oldham David Cohen David Cohen
		Name * 1. Timothy Cruise * 2. Carla Miller * 3. Marlon Underwood * 4. Matthew Hogan * 5. Arkadi Nulman * 6. Max Quasem * 7. Ruben Soberanes	\$123,797 122,700 105,726 93,919 91,962 90,853 87,016	NG ^A	\$3.2 \$1.8 68.1 72.6 \$7.1 78.9 70.3	YTD: 8 MGA Steven Jakubczak Carła Miller Marlon Underwood Fred Hadayia Kathy Mann Erik Graham Doreen Ryan-Foti	277,779 Net ALP Marlon Underwood SGA Bob Olson John Akem Bob Olson Durhon Oldham David Cohen David Cohen Jatoft-Foti
		Name * 1. Timothy Cruise * 2. Carla Miller * 3. Marlon Underwood * 4. Matthew Hogan * 5. Arkadi Nulman * 6. Max Quasem * 7. Ruben Soberanes * 8. Daniel Potilechio	\$123,797 122,700 105,726 93,919 91,962 90,853 87,016 86,081	NG ^A	\$3.2 \$1.8 68.1 72.6 \$7.1 78.9 70.3 \$4.7	MGA Steven Jakubczak Carła Miller Marlon Underwood Fred Hadayia Kathy Mann Erik Graham Doreen Ryan-Foti David Wang	277,779 Net ALP Marlon Underwood SGA Bob Olson John Akens Bob Olson Durhon Oldham David Cohen David Cohen Jatoft-Foti Bob Olson
		Name 1. Timothy Cruise 2. Carla Miller 3. Marlon Underwood 4. Matthew Hogan 5. Arkadi Nulman 5. Arkadi Nulman 6. Max Quasem 7. Ruben Soberanes 8. Daniel Potilechio 7. Ruben Soberanes 8. Daniel Potilechio 7. Michael Czopek 10. Nadia King	\$123,797 122,700 105,726 93,919 91,962 90,853 87,016 86,081 85,235 85,133	NG ^A	\$3.2 \$1.8 68.1 72.6 \$7.1 78.9 70.3 \$4.7 74.6 70.7	MGA Steven Jakubczak Carla Miller Marlon Underwood Fred Hadayia Kathy Mann Erik Graham Doreen Ryan-Foti David Wang David Hausman Nadia King	277,779 Net ALP Marlon Underwood SGA Bob Olson John Akem Bob Olson Durhon Oldham David Cohen David Cohen Jatoft-Foti Bob Olson Eric Giglione Altig-Orlovic
		Name * 1. Timothy Cruise * 2. Carla Miller * 3. Marlon Underwood * 4. Matthew Hogan * 5. Arkadi Nulman * 6. Max Quasem * 7. Ruben Soberanes * 8. Daniel Potilechio * 9. Michael Czopek * 10. Nadia King 11. Robert Ulreich	\$123,797 122,700 105,726 93,919 91,962 90,853 87,016 86,081 85,235 85,133 82,533	NG ^A	\$3.2 \$1.8 68.1 72.6 \$7.1 78.9 70.3 \$4.7 74.6 70.7 \$8.7	MGA Steven Jakubczak Carla Miller Marlon Underwood Fred Hadayia Kathy Mann Erik Graham Doreen Ryan-Foti David Wang David Hausman Nadia King Roger Johnson	277,779 Net ALP Marlon Underwood SGA Bob Olson John Akem Bob Olson Durhon Oldham David Cohen Jatoft-Foti Bob Olson Eric Giglione Altig-Orlovic Jatoft-Foti
		Name 1. Timothy Cruise 2. Carla Miller 3. Marlon Underwood 4. Matthew Hogan 5. Arkadi Nulman 6. Max Quasem 7. Ruben Soberanes 8. Daniel Potilechio 9. Michael Czopek 10. Nadia King 11. Robert Ulreich 12. Scott Keeney	\$123,797 122,700 105,726 93,919 91,962 90,853 87,016 86,081 85,235 85,133 82,533 82,013	NG ^A	\$3.2 \$1.8 68.1 72.6 \$7.1 78.9 70.3 \$4.7 74.6 70.7 \$8.7 68.6	MGA Steven Jakubczak Carła Miller Marlon Underwood Fred Hadayia Kathy Mann Erik Graham Doreen Ryan-Foti David Wang David Hausman Nadia King Roger Johnson Fred Hadayia	277,779 Net ALP Marlon Underwood SGA Bob Olson John Akem Bob Olson Durhon Oldham David Cohen Jatoft-Foti Bob Olson Eric Giglione Altig-Orlovic Jatoft-Foti Durhon Oldham
Kailua, H1	Harrisburg, PA	Name * 1. Timothy Cruise * 2. Carla Miller * 3. Marlon Underwood * 4. Matthew Hogan * 5. Arkadi Nulman * 6. Max Quasem * 7. Ruben Soberanes * 8. Daniel Potilechio * 9. Michael Czopek * 10. Nadia King 11. Robert Ulreich 12. Scott Keeney 13. Mary Ann Gaelic 14. Rudi Camenzind	\$123,797 122,700 105,726 93,919 91,962 90,853 87,016 86,081 85,235 85,133 82,533 82,013 81,516 81,503	NG ^A	\$3.2 \$1.8 68.1 72.6 \$7.1 78.9 70.3 \$4.7 74.6 70.7 \$8.7 68.6 77.5 92.1	MGA Steven Jakubczak Carla Miller Marlon Underwood Fred Hadayia Kathy Mann Erik Graham Doreen Ryan-Foti David Wang David Hausman Nadia King Roger Johnson Fred Hadayia Lawrence Hauck Erik Graham	SGA Bob Olson John Akem Bob Olson Durhon Oldham David Cohen Jatoft-Foti Bob Olson Eric Giglione Altig-Orlovic Jatoft-Foti Durhon Oldham Steve Friedlander David Cohen
Kailua, H1 9. Gene Martin	Harrisburg, PA	Name * 1. Timothy Cruise * 2. Carla Miller * 3. Marlon Underwood * 4. Matthew Hogan * 5. Arkadi Nulman * 6. Max Quasem * 7. Ruben Soberanes * 8. Daniel Potilechio * 9. Michael Czopek * 10. Nadia King 11. Robert Ulreich 12. Scott Keeney 13. Mary Ann Gaelie 14. Rudi Camenzind 15. Curt Snow	\$123,797 122,700 105,726 93,919 91,962 90,853 87,016 86,081 85,235 85,133 82,533 82,013 81,516 81,503 79,477	NG ^A	83.2 81.8 68.1 72.6 87.1 78.9 70.3 84.7 74.6 70.7 88.7 68.6 77.5 92.1 77.1	MGA Steven Jakubczak Carla Miller Marlon Underwood Fred Hadayia Kathy Mann Erik Graham Doreen Ryan-Foti David Wang David Hausman Nadia King Roger Johnson Fred Hadayia Lawrence Hauck Erik Graham Curt Snow	SGA Bob Olson John Akem Bob Olson Durhon Oldham David Cohen Jatoft-Foti Bob Olson Eric Giglione Altig-Orlovic Jatoft-Foti Durhon Oldham Steve Friedlander David Cohen Jatoft-Foti
Kailua, H1	Harrisburg, PA	Name * 1. Timothy Cruise * 2. Carla Miller * 3. Marlon Underwood * 4. Matthew Hogan * 5. Arkadi Nulman * 6. Max Quasem * 7. Ruben Soberanes * 8. Daniel Potilechio * 9. Michael Czopek * 10. Nadia King 11. Robert Ulreich 12. Scott Keeney 13. Mary Ann Gaelie 14. Rudi Camenzind 15. Curt Snow 16. Scott Remney	\$123,797 122,700 105,726 93,919 91,962 90,853 87,016 86,081 85,235 85,133 82,533 82,013 81,516 81,503 79,477 79,406	NG ^A	83.2 81.8 68.1 72.6 87.1 78.9 70.3 84.7 74.6 70.7 88.7 68.6 77.5 92.1 77.1 80.9	MGA Steven Jakubczak Carla Miller Marlon Underwood Fred Hadayia Kathy Mann Erik Graham Doreen Ryan-Foti David Wang David Hausman Nadia King Roger Johnson Fred Hadayia Lawrence Hauck Erik Graham	SGA Bob Olson John Akem Bob Olson Durhon Oldham David Cohen David Cohen Jatoft-Foti Bob Olson Eric Giglione Altig-Orlovic Jatoft-Foti Durhon Oldham Steve Friedlander David Cohen Jatoft-Foti Eric Giglione
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Kailua, H1 9. Gene Martin	Harrisburg, PA	Name * 1. Timothy Cruise * 2. Carla Miller * 3. Marlon Underwood * 4. Matthew Hogan * 5. Arkadi Nulman * 6. Max Quasem * 7. Ruben Soberanes * 8. Daniel Potilechio * 9. Michael Czopek * 10. Nadia King 11. Robert Ulreich 12. Scott Keeney 13. Mary Ann Gaelie 14. Rudi Camenzind 15. Curt Snow 16. Scott Remmey 17. Lance Brown 18. Anthony Mele	\$123,797 122,700 105,726 93,919 91,962 90,853 87,016 86,081 85,235 85,133 82,533 82,013 81,516 81,503 79,477 79,406 77,854 76,488	NG ^A	83.2 81.8 68.1 72.6 87.1 78.9 70.3 84.7 74.6 70.7 88.7 68.6 77.5 92.1 77.1 80.9 83.5 79.2	MGA Steven Jakubczak Carła Miller Marlon Underwood Fred Hadayia Kathy Mann Erik Graham Doreen Ryan-Foti David Wang David Hausman Nadia King Roger Johnson Fred Hadayia Lawrence Hauck Erik Graham Curt Snow Jeff Dinocento Jim Bianchi	SGA Bob Olson John Akem Bob Olson John Akem Bob Olson Durhon Oldham David Cohen Jatoft-Foti Bob Olson Eric Giglione Altig-Orlovic Jatoft-Foti Durhon Oldham Steve Friedlander David Cohen Jatoft-Foti Eric Giglione Steve Hartman Durhon Oldham

Individual Producers

Company Anniversaries

Happy Anniversary! Thanks for all you do. Congratulations!

28 Years of Service Larry Malitz 19 Years of Service Susan Fuldauer **18 Years of Service** Lawrence Dennis 16 Years of Service Jacqueline deVooght 15 Years of Service Guy Panno 14 Years of Service Joshua Chalom 11 Years of Service

Nestor Aramayo Bryan Flannery Dennis Ishler Michael Perkins

10 Years of Service

Paul Vojtek

9 Years of Service

William Gibson Raymond Lau

8 Years of Service

Kouassi Appiah Lewis Prochnau Doreen Ryan-Foti

6 Years of Service Richard Nyc

5 Years of Service

Wesley Bangs Gay Deitch Mathew Hart

4 Years of Service

James Beck Wes Elder Olaf Johnson Robert Ulreich

3 Years of Service

Michael Barrett Kris Barron Gabriela Berloni Zulfikar Bhukera Susan Cooksey Samuel James Peter Lauwerier Darren Miller Kerri-Ann Murphy Robert Pomerleau Leo Soucy Cathy Thompson Tomas Thundivil Robert Tierney

2 Years of Service

Iason Anderson Cynthia Bianchi Barry Dillah James England

2 Years of Service Cont.

Joshua Goodman Terrance Hearns Rodney Husmann Brandon Ito Bryan P. Johnson Michael Lau Leo Porter Linda Porter Brian Schreiter Curt Snow **Brigitte Synesael** Michael Tranumn

1 Year of Service

Michael Allen Nacole Bell Thomas Conolly Concelor Davis Angelo Diciaccio Robert Drapper Leif Erickson April Eructi Jason Fakes Kelli Flora Jason Gardner Noe Gonzales Jason Graves William Hathorne Joseph Henderson Eddie Hill Marion Jones Scott Keeney Marion Kitz Michael Lavergne

Icremy Lemke Debra Littleton Kevin Mackinnon Maxine Moody Edward Osborne Colin Pierre Eric Renteria Deric Rutledge Joaquin Santos Joseph Stapleton William Swango Helen Taylor loe Thompson Francis Tolentino Katherine Ulanday Robert Weir Tina Whitfield

1 Year of Service Cont.

Convention Update

New Convention Qualifications:

The 2005 Convention Qualifications have been amended to allow for eligibility based on consecutive bonus qualifications. The breakdown of how this will work is listed below.

Producers, SAs, and GAs:

Agents, or Career Agents, Supervising Agents, and General Agents can qualify for convention provided they earn a Retention Bonus, or a New Agent Bonus for five of the last seven months of this year.

MGAs:

Master General Agents can qualify for convention provided they earn a Leadership Bonus for five of the last seven months of this year,

Qualifiers must have a 67 percent Retention or better as of Dec. 31, 2004 to be eligible. Qualifiers will not be able to lock-in early. The months which will be used in this evaluation are June through December. These new qualification guidelines are in addition to the guidelines which were published at the beginning of the year.

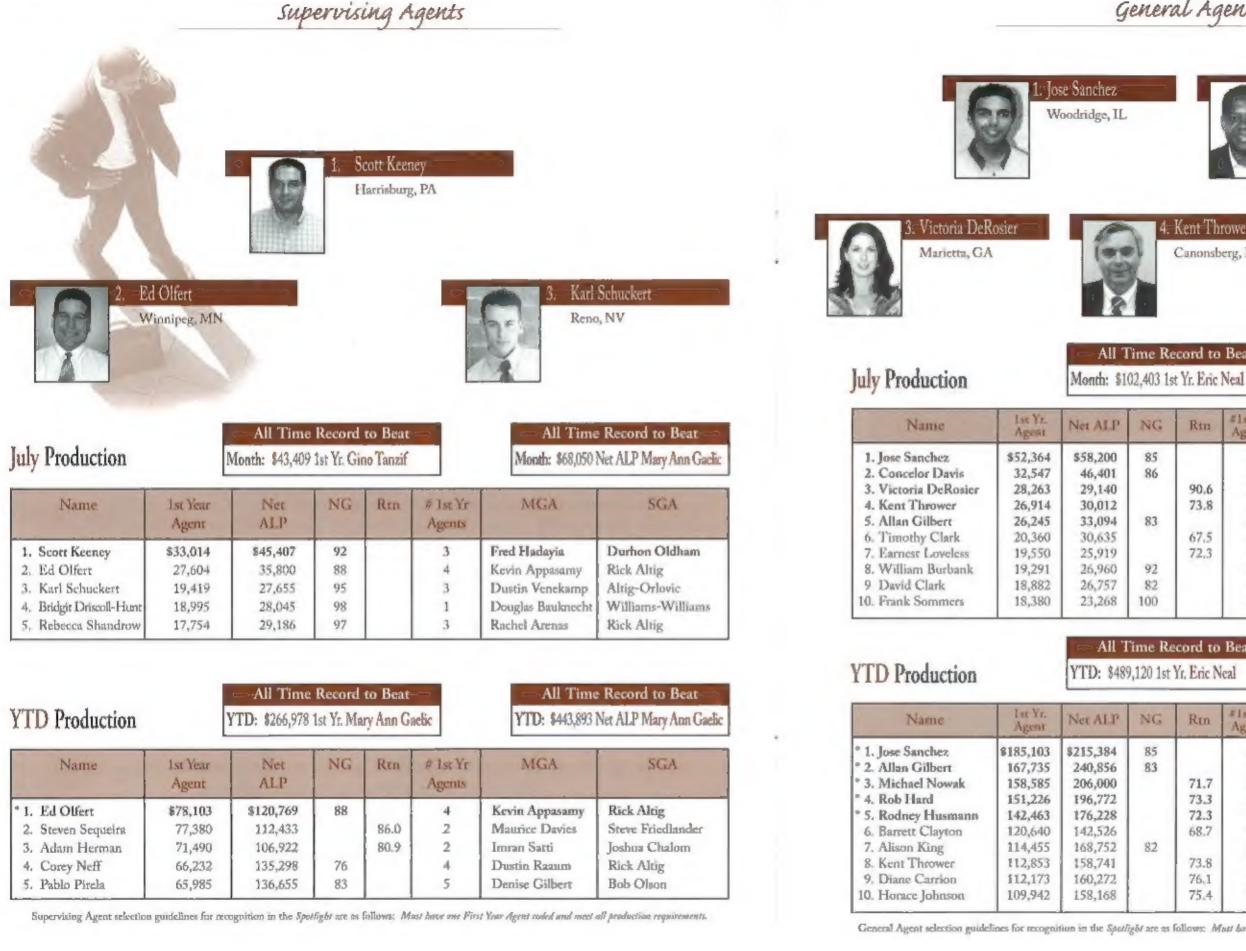
For more information on this convention update, contact your SGA or logon to our



Bonus Update



Web sites, www.ailife.com or www.nilife.com.



General Agents



2. Concelor Davis

Woodridge, IL

Kent Thrower

Canonsberg, PA



5, Allan Gilbert Woodridge, IL

All Time Record to Beat

All Time Record to Beat

Month: \$111.262 Net ALP Eric Neal

1	Rtn	#1st Yr. Agents	MGA	SGA				
		8	David Wang	Rob Olson				
		5	Steven Jakubczak	Bob Olson				
1.3	90,6	5	Douglas Bauknecht	Williams-Williams				
	73.8	5	Alex Roland	Chris La Fond				
Ε.		5	Denise Gilbert	Bob Olson				
	67.5	4	Marcus Smith	Jim Surace				
	72,3	6	Erik Graham	David Cohen				
		6 3	Jim Bianchi	Durhon Oldham				
		57 57	Terry Sullivan	Gen-Gen-Bitman				
		3	Dorian Oldham	Durhon Oldham				

All Time Record to Beat-

All Time Record to Beat

YTD: \$864,620 Net ALP

	Rm	#1st Yr. Agents	MGA	SGA					
		В	David Wang	Bob Olson					
		8	Denise Gilbert	Bob Olson					
	71.7	5	Jim Bianchi	Durhon Oldham					
	73.3	5	Carey Thompson	Vic Hancock					
	72.3	4	Erik Graham	David Cohen					
	68.7	4	Greg Partee	Vie Hancock					
		4	John McCreary	Furer-Whittinghill					
	73.8	5	Alex Roland	Chris La Fond					
	76.1	8	David Hausman	Eric Giglione					
	75.4	7	William Cook	Tom Williams					
_									

General Agent selection guidelines for recognition in the Spatlight are as follows. Must have two First Year Agents order and meet all production requirements.

Let's Talk About Recruiting

Yes, let's talk about recruiting. As a Producer in the field this may not be your favorite topic of discussion, but it is definitely an inevitable one.

Recruiting isn't a nasty word that should leave you scrambling for the exit. Recruiting is just a part of our business. In fact, it is more like a chance to share an opportunity.

However, having the skills and knowing where to look for the best resources is half the battle in overcoming the quivers of recruiting.

Utilize the Skills You Already Have

As an insurance professional, you already possess the interpersonal, or people skills it takes to be an excellent recruiter, and part of utilizing that skill is knowing where and when to engage in the recruiting process.

Every Opportunity is a Recruiting Opportunity

Every time you step into someone's home to sell a policy, you are given an excellent opportunity to share what this Company has to offer - to customers and agents alike.

Plus, don't forget about all the other possibilities you have every day to share the opportunity at the store, at the doctor's office, on the phone, with friends, and even at parties. Whenever someone asks you what you do for a living, that is a great occasion to tell them.

Something to Talk About

Once the circumstances are right and the discussion is geared in the right direction, the situation is primed for you to tell your story. Recruiting is not much more than sharing your personal story of success.

At American Income and National Income, we pride ourselves on the fact that we go out of our way to assist the Field Force with their personal success. However, when it comes to sharing that success, it is up to you to share because it is not ours to share.

Recruiting for the Future

Recruiting is a learned skill just like selling is a learned skill. Talent will only take you so far, but hard work and persistence will win the race. Working hard at honing your recruiting skills will payoff in the long run because of the amazing opportunity we offer at American Income and National Income. It may seem to be a daunting task to be saddled with, but after time it just becomes a part of the conversation.

Let's talk about recruiting! Let's talk about opportunity!

Check out the next page for some points to talk about when sharing the opportunity.

The American Income & National Income Opportunity

You would be surprised at the number of people who ask themselves, "What does the future hold for me?" "What new opportunities lie ahead for me?" "Is there a way to earn a better income and have the chance to provide a more secure future for my family?"

You might also be surprised at the number of people who would listen if you explained the opportunity for success you have had with American Income or National Income.

Here are just a few things to engage their interest when discussing the American Income/National Income opportunity:

- AIL/NILICO boasts combined assets of over \$1.1 billion with more than \$20 billion of life insurance in force.
- Licensed throughout the United States, Canada, and New Zealand
- One of the largest providers of supplemental insurance benefits in our marketplace
- A.M. Best, one of the country's oldest and most respected insurance rating companies, rates American Income A+ "Superior," its second highest rating, for overall financial strength (as of June 2003).
- Has a strong relationship with labor unions, credit unions, and associations which allow us to actively support and become involved in labor and labor related causes.
- American Income and National Income offers a lifetime vested renewal system which can, based on contract provisions, begin to provide financial security from the very first sale for years to come!
- There are always opportunities for promotion and advancement. Whatever goals an individual has, AIL and NILICO actively participates in the attainment of those goals.

Recruiting

Master General Agents

				Y.		
3. A.J. O'Connor Houston, TX		and a second	Kevin Sur Middleton			5. Tim Schroeder Toledo, OH
		All Time Re			All	Time Record to Beat-
ly Production		nth: \$190,653 1s	t Yr. Slav B	itman		\$250,859 Net ALP Jim Bianchi
ly Production	Ist Yr. Agent	nth: \$190,653 1s	t Yr. Slav B	Rtn	#Ilst Yr.	\$250,859 Net ALP Jim Bianchi SGA
Name	Ist Yr.					
Name 1. Fred Hadayia 2. Jim Bianchi	Ist Yr. Agent	Net ALP		Rm	#Tst Yr: Agents	SGA
Name 1. Fred Hadayia 2. Jim Bianchi 3. A.J. O'Connor	Ist Yr. Agent \$103,697	Net ALP \$133,307		Rm. 70.9	#1st Yr: Agents 12	SGA Durbon Oldham Durbon Oldham Steve Greer
Name 1. Fred Hadayia 2. Jim Bianchi 3. A.J. O'Connor 4. Kevin Surles	Lst Yr. Agent \$103,697 87,573 81,475 76,918	Net ALP \$133,307 151,435 108,503 82,668	NĠ	Rm. 70.9	#1st Yr: Agents 12 21	SGA Durhon Oldham Durhon Oldham Steve Greer David Zophin
Name 1. Fred Hadayia 2. Jim Bianchi 3. A.J. O'Connor 4. Kevin Surles 5. Tim Schroeder	Ist Yr. Agent \$103,697 87,573 81,475 76,918 73,255	Net ALP \$133,307 151,435 108,503 82,668 108,047	NĠ	Rm 70.9 75.3 70.3	#1st Yr: Agents 12 21 18 16 6	SGA Durhon Oldham Durhon Oldham Steve Greer David Zophin Mare Morton
Name 1. Fred Hadayia 2. Jim Bianchi 3. A.J. O'Connor 4. Kevin Surles 5. Tim Schroeder 6. Dustin Venekamp	Lst Yr. Ageot \$103,697 87,573 81,475 76,918 73,255 72,611	Net ALP \$133,307 151,435 108,503 82,668 108,047 75,984	NG 89	Rtn 70.9 75.3 70.3 74.4	#1st Yr: Agents 12 21 18 16 6 10	SGA Durhon Oldham Durhon Oldham Steve Greer David Zophin Mare Morton Altig-Orlovic
Name 1. Fred Hadayia 2. Jim Bianchi 3. A.J. O'Connor 4. Kevin Surles 5. Tim Schroeder 6. Dustin Venekamp 7. Jason Mollo	Lst Yr. Ageot \$103,697 87,573 81,475 76,918 73,255 72,611 64,591	Net ALP \$133,307 151,435 108,503 82,668 108,047 75,984 63,617	NG 89	Rtn 70.9 75.3 70.3 74.4 71.5	#1st Yr Agents 12 21 18 16 6 10 15	SGA Durbon Oldham Durbon Oldham Steve Greer David Zophin Mare Morton Altig-Orlovic David Zophin
Name 1. Fred Hadayia 2. Jim Bianchi 3. A.J. O'Connor 4. Kevin Surles 5. Tim Schroeder 6. Dustin Venekamp 7. Jason Mollo 8. Imran Satti	Lst Yr. Ageot \$103,697 87,573 81,475 76,918 73,255 72,611 64,591 62,417	Net ALP \$133,307 151,435 108,503 82,668 108,047 75,984 63,617 88,482	NG 89	Rtn 70.9 75.3 70.3 74.4 71.5 74.1	#1st Yr Agents 12 21 18 16 6 10 15 12	SGA Durhon Oldham Durhon Oldham Steve Greer David Zophin Marc Morton Altig-Orlovic David Zophin Joshuu Chalom
 Fred Hadayia Jim Bianchi A.J. O'Connor Kevin Surles Tim Schroeder Dustin Venekamp Jason Mollo Imran Satti Terry Sullivan 	Ist Yr. Ageon \$103,697 87,573 81,475 76,918 73,255 72,611 64,591 62,417 59,344	Net ALP \$133,307 151,435 108,503 82,668 108,047 75,984 63,617 88,482 71,333	NG 89	Rtn 70.9 75.3 70.3 74.4 71.5 74.1 69.9	#1st Yr. Agents 12 21 18 16 6 10 15 12 12 11	SGA Durhon Oldham Durhon Oldham Steve Greer David Zophin Marc Morton Altig-Orlovic David Zophin Joshuu Chalom Gen-Gen-Bitman
Name 1. Fred Hadayia 2. Jim Bianchi 3. A.J. O'Connor 4. Kevin Surles 5. Tim Schroeder 6. Dustin Venekamp 7. Jason Mollo 8. Imran Satti	Lst Yr. Ageot \$103,697 87,573 81,475 76,918 73,255 72,611 64,591 62,417	Net ALP \$133,307 151,435 108,503 82,668 108,047 75,984 63,617 88,482	NG 89	Rtn 70.9 75.3 70.3 74.4 71.5 74.1	#1st Yr Agents 12 21 18 16 6 10 15 12	SGA Durhon Oldham Durhon Oldham Steve Greer David Zophin Marc Morton Altig-Orlovic David Zophin Joshuu Chalom

Name	Lst Yr. Agent	Net ALP	NG	Rm	#1st Yr. Agents	SGA
1. Jim Bianchi	\$682,732	\$935,222		75.3	21	Durhon Oldham
2. Dorian Oldham	494,353	790,492	89		11	Durhon Oldham
3. Jason Mollo	446,727	446,516		71.5	15	David Zophin
4. Kevin Surles	436,081	491,138		70.3	16	David Zophin
5. Fred Hadayia	415,611	524,873	1	70.9	12	Durhon Oldham
6. Erik Graham	385,407	839,156		77.7	15	David Cohen
7. Joshua Goodman	375,191	434,942		70.5	13	Bill Jennings
S. Dustin Venckamp	371,661	383,127		74.4	10	Altig-Orlovic
9. Terry Sullivan	369,654	456,074		69.9	11	Gen-Gen-Bitman
10. Imran Satti	350,089	443,429		74,1	12	Joshua Chalom

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements

Dualifier	
-	

Timothy Cruise Theresa Bellajaro Matthew Hogan Carla Miller Joseph Moore Arkadi Nulman Daniel Potilechio Steven Strong Robert Ulreich Scort Primm

Bob O Rick A Durho John A Marc 2 David Bob O Durho atoft-Altig-(

SGA

Leadership Bonus*

Qualifier

Fred Hadayia Jim Bianchi Dustin Venelamp Doreen Ryan-Foti Kevin Surles A.J. O'Connor Brian Traboulay David Wang Steven Jakubezak Erik Graham

Qualifier

Mark Gagliardi Leo VanDenBussche Cheryl Cook **Richard Meshulam** Brenda DiSomma Joseph Galusha Frances Christic Brenda Swecker Krissa Hensley Susan Gilbert

SGA Durhon Oldham Durhon Oldham Altig Orlovic Jatoft-Foti David Zophin Steve Green Rick Altig Bob Olson Bob Olson David Cohen

Total Leadership Bonus Paid: \$198,306.53 115 Managers Qualified

PR Bonus*

	SGA	Bonus Amou
	Jatoft-Foti	\$1,861.15
-	Rick Altig	\$1,227.90
	Durhon Öldham	\$1,196.70
	David Cohen	\$1,194.72
	Eric Giglione	\$1,020.06
	Durhon Oldham	\$922.33
	Rick Altig	\$915.81
	Chris La Fond	\$861.77
	Marc Morton	\$735.65
	Bob Olson	\$671.16
some I	Paid: \$23 315 90 43 PL	Rens Qualified

" Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

Bonus Page

\$Show Me the Money\$

Retention Bonus*

Bonus Amount

lson	\$4,121.34
Utig	\$3,597.62
on Oldham	\$3,353.98
kers	\$3,129,79
Zipper	\$3,090.64
Cohen	\$3,080.86
lson	\$2,939.58
en Oldham	\$2,790.98
Foti	\$2,712.09
Orlovic	\$2,707.24

Total Retention Bonus Paid: \$433,250.14 424 Producers Qualified

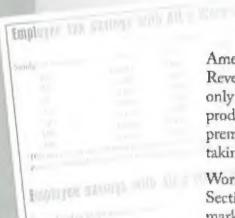
Bonus Amount

\$10,262.00 \$8,260.22 \$6,586.64 \$6,272.66 \$6,227.03 \$5,847.48 \$5.372.98 \$5,008.63 \$4,988.22 \$4,868.08

nt

Total PR Bonus Paid: \$23,315.90 43 PR Reps Qualified

Worksite Marketing





The AIL Worksite Advantage



A preview of affordable insurance



solutions for working теп & women and their families



Anarhsu.

What is Worksite Marketing?

American Income's Worksite Marketing program was built around the Internal Revenue Code Section 125, the 1978 tax code which created cafeteria, or premium only plans. Simply put, an employer will select from a "menu" of AIL's insurance products, which will then be offered to that business' employees. Through these premium only plans, an employer can deduct the benefit premium payments before taking taxes from an employee's pay.

Worksite Marketing is a market that has been around for over 50 years - 27 years of Section 125 sales - and, which by all studies, remains virtually untapped. The market sales potential for this untapped market is estimated at \$100 billion in potential premium. It caters to customers - employees - looking for one-stop insurance shopping. It also benefits the employer. In this time of economic recovering, employer's contributions to medical plans continue to rise yearly at a rate of 4 to 10 percent or more. Participation in AIL's Worksite Marketing program allows employers to control these skyrocketing costs.

Worksite Marketing offers a tax advantage to both employer and employee while opening the door on a whole new market for you, the insurance professional.

What Does Worksite Marketing Mean to You?

Here are just a few reasons why you should explore this market:

- There are 56 million small businesses in the U.S with more than 135 million in the workforce.
- An estimated 90 percent of employees work for companies of less than 1,000 employees (we are predicting that those Producers who target small groups - 10 to 100 - and focus on service will be the most successful with this program).
- Seventy percent of the workforce will buy products if payroll deduction is offered while 50 percent prefer this method of payment.
- This is a daytime activity. With traditional life insurance sales, many appointments take place after five. In this market, you can augment your current business by selling Worksite during the day and life at night.
- This is an efficient market. By efficient, we mean you are capable of seeing a lot of prospects in a shorter period of time.
- This market allows for a good persistency in that you are working prospects with a source of income, and under Section 125 they are locked into keeping their coverage until the next annual enrollment period. Also, the closing potential for this market is estimated at 70 percent,
- This market offers a tremendous source of referrals which then allows you to build relationships with future businesses.

For more information on this market opportunity, please contact Mike Burns at 254-761-6796 or via e-mail at mburns@ailife.com.

Presenting to an Employer

When presenting this benefit to employers, it is important to stress the tax savings of this program. For example, when you call on an employer you might start the conversation like this:

> "Good morning Mr. Jones, I'm John Doe with American Income Life, and I'm offering a service that will not only save you money, but will reduce your tax burden as well. Do you currently think you are paying too much in taxes? Would you like to save on the taxes you do pay?"

This should get you in the door. However, your presentation is not over. Remember, it is important to know where your audience is coming from when impelling them to action (see the sidebar). Given this, once you are in front of the employer, show them you are not telling them how to run their business or selling them insurance, but just helping them improve the way they do business and saving them tax dollars.

By showing the employer how it helps them and focusing on servicing that product once it is in place, they may be impressed enough to give you more business in the future.

Presenting to an Employee

When presenting this premium plan offering to employees, focus on the increase in discretionary income that the employee will have by participating. Let the employee know that the Worksite Advantage allows them to pay for their benefits before they pay Uncle Sam, "You will pay less taxes, have more disposable income and more benefits." Let them know that this tax break works to their advantage due to the fact that premiums are taken out through payroll deduction on a pre-tax basis. Also, let them know that American Income offers a portfolio of a variety of quality supplemental insurance products that will benefit not only the employee, but their family as well.

Don't forget to mention these benefits are portable, the coverage will stay with the employee even if they change jobs or retire. Let them know this is a wonderful program and a great opportunity to get the coverage they need at an affordable price. Also, these programs are voluntary. AIL products are offered, but there is no requirement that employees purchase anything.

Spotlight August 2004 📕 Come Together

Worksite Marketing

It's an old adage, but listen wisely ... Practice makes perfect!

As insurance professionals, presentations - preparing for and giving them - come with the territory. However, many of us lack the know-how to deliver an effective presentation. Here are a few tips to help put you in the know and may make the difference in closing a sale:

1. Understand your audience,

Make your presentations more lively and engaging by caring for your audience - put yourself in their shoes. Margo Krasne, President of Speak Up, suggests you, "Ask yourself, 'What is their reality? What do they want, need, and care about?' Good speakers take care of their audiences."

2. Plan your presentation strategy.

Map-out your presentation before you deliver it in front of your audience. Being prepared ahead of time only makes you look more credible as a professional. What this means is, plan to use information which will move your audience forward throughout the speech. Avoid glassy stares by not overloading your listener and giving them too much information to process at once.

3. Choose your visual tools carefully.

Visual elements in a presentation should always assist you in delivering your message. This tool should not become your presentation. Relying too heavily on visual aids will only incite boredom from your audience. Used properly, visual elements will allow you to move your audience from one point to another.

4. Finally, practice makes perfect.

"I cannot stress enough the benefits of rehearsal the most important of which is not subjecting your audience to your stumbling and fumbling as you deliver your speech," adds M. Krasne. Practicing only make you more confident as well as allows your customers to be more confident in you.

Presentations are intended to impel those listening to action. In our case, we want them to buy our product. Knowing your audience, planning your strategy, using visuals to your advantage and rehearsing only helps you seal the deal in the end. Planning effective presentations around where your audience is coming from, where you want them to go and how you want them to get there may be your ticket to better results in the field.

For more information and techniques for effective public speaking log on to instantspeakingsuccess, com.

State General Agents

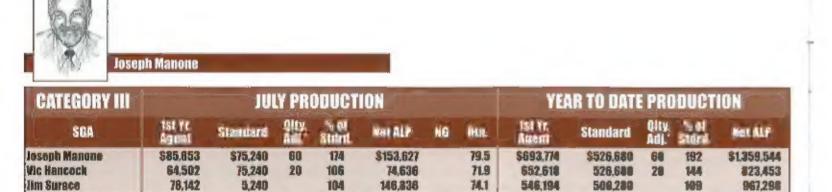


Durhon Oldham

CATEGORY I		JUL	ION	YEAR TO DATE PRODUCTION				ION				
SGA	ist Vr. Ageni	Standard		S al	Nex ALP	NG	The	Ist Yr. Agrent	Standard	UIII. Mill	Stall	Net ALP
Burhon Oldham Bob Olsen Rich Altig	\$298,036 245,973 725,344	\$233,640 167,640 877,160	40	168 147 107	\$525,466 392,867 1,263,025	81	75.9 78.1	\$2,264,488 582,432 5,935,242	\$1,366,200 465,960 4,664,880	48	206 125 127	\$3,456,826 1,010,642 9,958,644



CATEGORY II	1	JUL	ION	YE	R TO DAT	E PRO	DUCT	OR				
SOA	1st Yr. Agent	Standard	QILV. Adj.	% of Stdrd.	Not ALP	NG	Rtn.	1st Yr. Agent	Standard	Qity. Adj.	% of Stdrd.	Net ALP
David Zephin Marc Morten Tom Williams	\$153,613 109,837 100,078	\$96,380 101,840 \$6,360	20	179 108 104	\$180.194 185,371 159,870		71.7 78.5 69.2	\$1,018,394 459,528 710,618	\$674,520 858,680 674,520	20	171	\$1,182,128 1,087,679 1,174,887

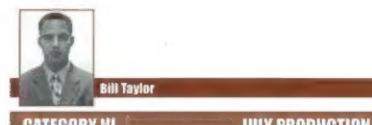


* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate given the SGA is also at 100 percent or better for YTD Percent of Standard. In addition, for an SGA to be considered as meeting minimum standard, the SGA must also be at 100 percent of First Year Standard including positive growth in Net ALP compared to the previous year,

* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate given the SGA is also at 100 percent or better for YTD Percent of Standard. In addition, for an SGA to be considered as meeting minimum standard, the SGA must also be at 100 percent of First Year Standard including positive growth in Net ALP compared to the previous year.

are		
1	Chris La Fond	

CATEGORY IV		JUL	Y PR	DOUCT	ION			YE	IR TO DATI	E PRO	OUCTI	ON
SGA	1si Ye. Agent	Standard	ADI	Stard.	Not ALP	NE	Rin	ist Ve Agent	Standard		Stret	NetALP
Chris La Fond	\$74,523	\$62,040	55	175	\$109,390		78.7	\$457.382	\$434.280	55	160	\$793,825
Bill Jeaningt	74.857	62.040		121	97,158		70.8	721,139	434,280		166	867,908
Altig-Martys	68,382	62,048	5	115	184,976		88.2	507,349	434,280	5	122	827,431



CATEGORY VI		JUL	LY PR	DDUCT	ION			YES	IR TO DATI	E PRODUCTI	ON
SGA	tsi Ye. Agenti	Slandard	DEN.	Stord.	Ret ALP	115	filt	151 Fr. Apant	Standard	Qity, Nal Are: Solral.	Not ALP
Sill Taylor	\$65,026	\$29.040		224	\$69,727	87		\$104.396	\$43,560	240	\$117,083
Paul Rumbuc	58,481	42.249		138	152.832	93		161,375	126.390	128	428.712
Wesley Langs	18,917	17.160		110	25,252	100		18,917	17,160	110	25,252

State General Agents

Contributions

MONETARY DONATIONS

American Income & National Income

- Gave \$25,000 to the Alhance for Retired Americans.
- Donated \$3,000 to Project Vote.
- Gave \$1,000 to the Music Educators National Conference.

Rick Altig Agency

- Donated \$80 to Ottawa's Women's Conference.
- Gave \$50 to TCU Local 34
- Gave \$100 to VEFA BC.
- Donated \$802.50 to the Alberta Snowmobile Association.
- Donated \$400 to AFSCME 3361
- Gave \$150 to the AFL-CIO.
- Contributed \$1 500 to CUPE 500.
- Gave \$335 to Teamsters 515
- Donated \$150 to OWGL
- Gave \$100 to OAMRT
- Gave \$500 to the Schofield Creat Union
- Contributed \$145 to the Newfoundland Labracor Pensioners Senior Citizens
- Donated \$200 to the OI SEU 443
- · Gave \$300 to the Co-op Miners Fund.
- Contributed \$2,000 to the Newfound and CUPE.
- Donated \$275 to the South Dakota Snowmobile Assoc
- Gave \$67.02 to AFSCME 6.
- Gave \$500 to the IBEW 160
- Donated \$500 to the Washington Women's Bowling Assoc.
- Contributed \$137.71 to AFSCME.
- Gave \$90.91 to CPAA.
- Donated 65 04 to USWA of Southern Manitoba.
- Gave \$50 to I PNA BC AGM.
- Contributed \$53.47 to CPAA Annual Convention.
- Donated \$\$48.01 to CPAA Alberta.
- Contributed \$42.77 CPAA British Columbia.
- Gave \$ 345.68 to APWU.
- Contributed \$200 to Sheet Metal Local 16.
- Donated \$74.78 to IWA 1-3567.
- Contributed \$50.81 to Sheet Metal Local 8.
- Gave \$100 to the Manttoba Federation of Labour.
- Donated \$34 to the Montrea, Labour Council.
- Contribute \$150 to Les Vous Solidaires.
- Donated \$1,000 to IBEW 483.
- Gave \$1,317 COPE banquet
- Donated \$540.87 IBEW 77

Rick Altig Agency Cont.

- Contributed \$250 to Bakers 114
- Gave \$275 to WSCFF.
- Contributed \$100 to NOLC.
- Contributed \$212.93 AMC Group.
- Donated \$ 250 to IBEW charity golf tournament.
- Contributed \$58 to RPNAO
- Gave \$400 to AC and DAC.

Matt Blumert Agency

- Donated \$100 to ACORN Institute fundraiser.
- Gave \$1,135 to the Maryland Credit Union League.

David Cohen Agency

- Donated \$200 to the Teamsters Retiree Association.
- Gave \$3,500 to SEIU 43B.
- Contributed \$500 to the L.A. Building Trades.
- Donated \$1,000 to the California Labor Federation.
- Gave \$1,000 to the United Labor Agency.

Mark Hancock Agency

- Contributed \$300 to the Indian Credit Union Foundation.
- Gave \$750 to Central Indiana Labor Council
- Gave \$100 for a Community Leaders dinner.

Jewell-Nitkowski Agency

Gave \$100 to the South Carolina Electrical Contractors.

Nick Nitkowski Agency

 Donated \$150 to the Shreveport Central Trades & Labor Council for labor day festivities.

Total \$51,835.63



We're back after a brief summer hiatus. We have made some adjustments in our format and the newsletter will now he distributed monthly. We look forward to providing you with the information you need to effectively and efficiently carry out your Public Relations efforts. If you have any questions or comments, please contact the Marketing Team via e-mail, marketing@aulife.com,



Public Relations News

THE FRONT LINE

PR Representatives

July Production

PR Manager	No-Carda	SGA
1. Debbie Enstedt	12,815	Rick Altig
2. Charles Hill	9,883	Jatoft Foti
3. Brenda DiSomma	5,380	Eric Giglione

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

-Gategory A-	No. Cards	
L. Mark Gaghardi	7,995	Jatoft-Foti
2. Susan Gilbert	4,135	Bob Olson
3 Brenda DiSonima	2,994	F.ra. Gighone
4. Joseph Galusha	2,824	Durhon Oldham
5 Suzanne Powers	2,765	David Cohen

-Gategory B	No-Garde-	\$GA→
L. Timothy Furr	2,816	Paul Rumbuc
2. Lou Nell Busby	1,977	Vic Hancock
3. William Gibson	1,938	Paul Rumbuc
4. Mario Soljan	1,550	Steve Friedlander
5 Malka Areav	1,296	Steve Hurtman

All Time PR Group Production Record							
Month. 55 groups Vivian Dwyer							
·Category C	» Groups =	\$GA					
I. Cheryl Cook	14	Durhon Oldham					
2. Rence Flannery	12	Jun Surace					
2. Krissa Hensley	12	Marc Morton					
2. Path Morgan	12	Nick Nitkowski					

9

3. Susan Fuldauer

Category A = SCA categories one and two. Category B = SGA categories three, not, five and six. Category C = Top number of group credul tighted from all SUA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives rodul and meet all production requirements. Also, please note, the number of leads will be used to break a tie in Category (

PR Manager



Debbie Enstedt Winnipeg, MB

Category A



Mark Gagliardi Concord, CA



Susan Gilbert Woodridge, IL

Category B



Timothy Fare Southfield, MI



Lou Nell Busby Jeffersonville, IN

Category C:



Cheryl Cook Harrisburg, PA



Renee Fannery N. Royalton, OH Mark Hancock

PR Representatives

YTD Production

PR Manager						
*1. Debbie Enstedt	107,898	Rick Altig				
*2. Brenda DiSomma	39,980	Eric Giglione				
3. Charles Hill	28,563	Jatoft Fots				

All Time PR Card Production Record

YTD· 61,879 cards Denise Bowyer

Category A	No. Cards	\$GA
*1. Brenda DiSomma	18,679	Eric Giglione
*2. Frances Christie	17,532	Rick Altig
3. Richard Meshaam	16,710	Daval Cohen
4. Mark Gaghardi	15,571	Jatoft-Foti
5 Leo VanDeoBussine	15,237	Rick Altig

Category B	No. Cards :	SGA
*1. Malka Arony	16,072	Steve Hartman
*2. Brenda Swecker	13,022	Chris La Fond
3. Mario Soljan	10,944	Steve Friedlander
4. Laurie Onusch	9,633	Manone & Altig
5 Lot Nel Bushy	7,662	Vic Hancock

All Time PR Group Production Record ------

YTD 103 groups Vivian Dwyer

Category C	» Groups	SGA
*1. Cheryl Cook	72	Durhon Oldham
2. Krissa Hensley	52	Marc Morton
2. William Slocum	52	Jun Surace
3 Richard Case	42	Jim Stance
4. Billy Sauera	41	Tom Williams



CANCUN Mexico June 26 to June 29 2005

Beautiful by Day Enchanting by Night Lots to see

For a Memorable Getaway.

Public Relations Bonus

Qualifiers

-	
Mark Gagliardi	\$1,861.15
Leo VanDenBussche	\$1,227.90
Cheryl Cook	\$1,196.70
Ruhani Ausnakan	81,598.73
Brenchi Dissourina	41,020.04
Joseph Galusha	\$922.33
Frances Christie	\$915.81
Brenda Sweeker	1861.77
Krissa Hensley	\$735.65
Susan Callact	1671.16
Davat Marshell	1670.56
Lou Nell Busby	\$607.92
Bure Murgar	4594.65
William Sauers	\$551.80
Beeky Cutler	\$548.67
Robin Andrade	\$541.53
Gary Silberman	\$533.60
Charles Hill	\$494.16
William Slocum	\$484.72
Kenneth Altizer	\$480.48
Minia Pileggi Spana	\$470.03
Rence Flannery	\$464.91
Laurie Onasch	\$452.98
Anne Bowyer	\$449.41
Atalles Army	3.848.47
Mario Soljan	\$446.27
Richard Case	\$173.21
Suzanne Powers	\$367.30
Robert Dailey	1327.30
John Willinson	\$124.00
Tomathy Fare	11(1/0
George Farenthold	\$263.25
David Provencher	\$261.27
Susan Koll, her	3258.10
	\$256.64
Al Wall Sandes Johnson	\$236.92
Sandra Johnson	1210 31
William Gibsen Vision Doore	\$228.87
Vivian Dwyer	\$223.61
Jargueline di Vonglit	
Robbin Denham	\$215.91
Shannon Walker	\$208.78
Catherine Brigght	\$196.70
Ayanna Prendergast	\$184.32

Total \$23,315.90

JANUARY FEBRUARY MARCH APRIL MAY JUNE JULY AUGUST SEPTEMBER OCTOBER NOVEMBER DECEMBER



Leadership Bonus

Fred Hadayia \$10,262.00 **fim Bianchi** \$8,260.22 Dustin Venekamp \$6.586.64 Doreen Ryan-Foti \$6,272,66 Kevin Surles \$6,227.03 A.J. O'Connor \$5.847.48 Brian Traboulay \$5,372.98 David Wang \$5.008.63 Steven Jakubczak \$4.988.22 Érik Graham \$4,868.08 Kevin Appasamy \$4.843.40 Imran Satti \$4.758.56 David Hausman \$4.664.46 Bill Cook \$4.536.60 Alex Roland \$4,374.95 Dorian Oldham \$4,311.50 Jason Mollo \$4,156.74 Tim Schroeder \$3,960.56 Terry Sullivan \$3,753.24 Chris Hernandez \$3.086.78 Matt Henderson \$3,073.35 Francisco Perez \$2,866.88 Leo Soucy

\$2,811,64

Kobie Samuels \$2,806.90 David Irive \$2,741.50 Marlon Underwood \$2,580.17 Navarro Simmons \$2,578.49 Mark Bleier \$2.526.52 Don Wold \$2.512.21 Marc Rosen \$2,448.54 John DeRosier \$2.414.25 Marcus Smith \$2.368.42 Joshua Goodman \$2,325.23 Barry Dillah \$2.235.29 Jeremy Welch \$2,199.94 Michael Lavergne \$2,189,83 David Ackerman \$1,986.31 Matt Dworak \$1,906.69 **Rachel Arenas** \$1,891.71 Vance Rountree \$1.883.22 Jean-Fran Vezina \$1.878.83 Jeff Dinocento \$1,806.23 Denise Gilbert \$1,719.93 Jason Schlomann \$1,713.63 Cristina Simao \$1.706.37 Mathew MacCannell \$1.631.60

July Bonus Qualifiers Peter Athas \$1,546.36 Claudia Rodriguez \$1.532.75 Carla Miller \$1.487.25 Matt Henderson \$1,435.95 Darren Miller \$1,404.81 Scott Keeney \$1.339.21 Ed Olfert \$1,151.06 Karl Schuckert \$961.36 Kent Thrower \$957.92 **Concelor** Davis \$952.17 Frank Sommers \$836.61 Adam Cruts \$786.82 Mark Gorman \$639.22 Jose Sanchez \$629.56 Matthew Hogan \$590.99 Michael Kowatch \$583.06 Danielle Holmes \$523.46 Adam Herman \$519.29 Thomas Montanya \$516.50 **Bradley Kulak** \$510.41 **Douglas Stewart** \$506.89 Allan Gilbert \$504.80

> Dennis Cedeno \$478.40

Total\$198,306.53

Nestor Aramayo \$469.98 David Thomas \$459.51 **Christopher** Fave \$439.37 Rebecca Shandrow \$435.59 Diane Carrion \$390.06 Susanne Munro \$380.40 Kashif Tufail \$345.92 Even Kispaugh \$338.41 Daniel Phares \$325.78 Kathleen Loughran \$325.25 Gordon Roschko \$321.48 Nicholas Soboleski \$314.85 William Burbank \$312.68 Horace Johnson \$307.80 John West \$307.41 Ronald Trombetta \$307.34 Timothy Clark \$299.22 **Richard Koschatzky** \$298.29

Maurice Bailey \$295.72

Raul Duran \$292.61

Kari Corder \$291.62

Salvator Giacchi \$288.54

Derrick Bates \$276.98

Kevia Leonard \$276.98 Clayton Frost \$273.06 Steven Salisbury \$270.86 Lify Tchen \$265.53 Sandra Carlson \$263.60 Earle Harris \$262.70 Haricet Rana \$258.12 Earnest Loveless \$254.61 James Worf \$251.60 Willie Hayden \$251.57 Troy Morton \$249.42 Aaron Dillon \$247.94 Anthony Walthour \$246.74 John Farley \$242.20 Jedidiah Scott \$236.79 **Ricky Thompson** \$232.65 Bedis Kilani \$232.16 Phil Goetz \$231.43 Godley Varghese \$230.66 Michael Nowak \$229.97

James Beck \$84.12

Lazarus Echeta \$49.75

Retention Bonus

Turney Lorison Sci.10.44 (1992) Per ligber (1992) Sci.10.45 (1992) Per ligber (1992) Sci.10.45 (1992) Per ligber (1992) Per ligber (1992) <th< th=""><th>OUALIFIER</th><th>BONUS</th><th>A&H</th><th>OUALIFIER</th><th>BONUS</th><th>A&H</th><th>QUALIFIER</th><th>BONUS</th><th><u>A&H</u></th></th<>	OUALIFIER	BONUS	A&H	OUALIFIER	BONUS	A&H	QUALIFIER	BONUS	<u>A&H</u>
Sama Rahm Sama Rahm Sama Rahm Silke Mather Rah Rahm Rahm <thrahm< th=""> Rahm <thrahm< th=""> <thra< td=""><td>Tematha Coules</td><td>6117124</td><td></td><td>Peter Highberr</td><td>\$1,576.45</td><td></td><td>Wes Biller</td><td></td><td></td></thra<></thrahm<></thrahm<>	Tematha Coules	6117124		Peter Highberr	\$1,576.45		Wes Biller		
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Spars Store Spars Name Spars			\$168.90		\$1,514.59				
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fail peak size		\$2 787 35	\$145.35		\$1,393.90				
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Deging Tape 32:15:37 Lathery Hele 51:37:10 S1:37:10 S1:37:10 S1:37:17 Proves Sama S77:14 S1:36:12 Todd Frezman S1:15:15 S21:17 Lam Feat S1:36:12 S1:37:16 S1:36:16 S1:37:16 S1:37:16 S1:37:16 S1:37:16 S1:37:16 S1:37:17 Huba mond fina fina fina fina fina fina fina fina						\$188.24			\$117.60
Todd Frank \$1,16,12 Start <					\$1,373,30	\$211.58	Phillip LaCross		
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Prosection S2,082.76 Syst.87			\$268.87			\$100.86	Dennis Cedeno		
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Zuchary Harel S2 (23) 53 Auchary Mitchianer \$12,20,57 Holze Mellat \$93,21 \$197,35 Austern Lander S2 (01,53) \$191,41 Bunid Garent \$1,11,12 Hisle Mellat \$93,21 \$197,35 Brent S2 (00,13) \$200,82 Bunid Garent \$1,11,12 Hisle Mellat \$92,55 Brent Legreis \$1,97,15 \$1,200,17 \$1,300,16 \$1,300,17 \$1,300,16 \$1,300,17 \$1,300,16 \$1,300,17 \$1,300,16 \$1,300,17 \$1,300,16 \$1,300,17 \$1,300,16 \$1,300,16 \$1,300,16 \$1,300,17 \$1,300,16 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17 \$1,300,17			\$182.95				Rebecca Shandrow	\$933.53	
Andrew Subject Subject <thsubject< th=""> <thsubject< th=""> <thsu< td=""><td></td><td></td><td>4141114</td><td></td><td></td><td></td><td>Nicole Hoftat</td><td></td><td>\$99.35</td></thsu<></thsubject<></thsubject<>			4141114				Nicole Hoftat		\$99.35
Auton Janes: 52,000,23 Sign 20,00 David Earrer \$1,11,127 Erin Zingler \$923,36 Perst. Legits: \$1,994,11 \$206,53 Buoding Earcel \$1,100,14 \$139,95 Bridgit Discoll-Runt \$914,30 Perst. Legits: \$1,292,16 \$175,33 Buoding Earcel \$1,001,14 \$139,95 Bridgit Discoll-Runt \$914,57 Michael Bedard \$1,497,15 \$221,25 Bustell Horits \$1,291,46 Paralian Harchite \$912,27 Parates: Shinkels: \$1,885,50 Baynes: Statt \$1,291,46 Paralian Harchite \$912,27 \$94,38 Rebects: \$1,885,50 Baynes: Statt \$1,270,41 Bret felt \$996,697 \$\$21,07 Angles: Ordis: \$1,886,13 \$107,12 \$107,45 Eric Disone \$996,497 \$\$27,735 Taise Datai \$1,886,13 \$120,12 Finder felt \$94,48 \$97,725 Taises Datai \$1,886,13 \$120,12 Finder felt \$92,437 \$92,436 Taises Datai \$1,886,43 \$120,12 Find			\$191.41				Nike DeFazio	\$926.53	
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Initiate Schuber <						\$139.95	Bridgit Driscolli-Hunt		
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Retention Bonus

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